

Pioneer Telephone Services, Inc.
P. O. Box 1606
Andalusia, AL 36420-1227

Voice: 334-222-8777
 Fax: 334-222-8458

Invoice

Invoice Number:
 13383B

Invoice Date:
 Oct 29, 2004

Page:
 2

Sold To:

Pioneer Telephone Services, Inc
 P.O. Box 1606
 Andalusia, AL 36420-1227

Ship to:

Claim # 037 0004873-2004

Customer ID		Customer PO		Payment Terms	
2228777				Net 10 Days	
Sales Rep ID		SO# / Date		SC Date	Due Date
JHW		9/27/04			11/8/04
Quantity	Item	Description	Unit Price	Extension	
1.00	SP4031-00	COB BOARD			
1.00	SP4030-00	CPB			
1.00	SP4033-00	SIB BOARD			
1.00	SP4035-00	APL			
9.00	612 1000	GLX-12 KSU			
22.00	612 3201	GLX SID KEYSET			
1.00	CD616	COMDIAL 616 KSU			
1.00	DCDSS	COMDIAL DSS			
17.00	6600E	COMDIAL KEYSEI			
6.00	6714X-PG	COMDIAL KEYSEI			
13.00	6714V-PG	COMDIAL KEYSEI			
9.00	6614E-PG	COMDIAL KEYSEI			
1.00	6614T-PG	COMDIAL KEYSET			
1.00	6714S	Comdial Keyset			
1.00	CD820	COMDIAL 820 KSU			
1.00	E80	E80PT KSU			
2.00	M0016	STATION CARD			
1.00	CDOPX	COMDIAL 2-PORT OPX			
4.00	6706X-PG	COMDIAL KEYSET			

Subtotal

Continued

Sales Tax

Continued

Total Invoice Amount

Continued

Payment Received

TOTAL

Continued

Check No:

A finance charge of 1 1/2% will be added on invoices more than 10 days overdue.

AO00182

Pioneer Telephone Services, Inc.
P. O. Box 1606
Andalusia, AL 36420-1227

Voice: 334-222-8777
 Fax: 334-222-8458

Invoice

Invoice Number:
 13383B

Invoice Date:
 Oct 29, 2004

Page:
 3

Sold To:
 Pioneer Telephone Services, Inc
 P. O. Box 1606
 Andalusia, AL 36420-1227

Ship to:

claim #037-0004873-2004

Customer ID		Customer PO		Payment Terms	
2228777				Net 10 Days	
Sales Rep ID		SO# / Date		SC Date	Due Date
JHW		9/27/04			11/8/04
Quantity	Item	Description		Unit Price	Extension
1.00	6702X-PG	COMDIAL KEYSET			
2	006714FB	COMDIAL KEYSET			
1	006620PB	COMDIAL KEYSET			
1	00W3KMEM95-57	PG COMDIAL HANDSET			
3	00PCB	OMEGA PCB BOARD			
1	00ANA	OMEGA ANA CARD			
2	00ICM	OMEGA ICM CARD			
6	00XPS	OMEGA XPS-1 CARD			
5.00	SUB	OMEGA SUB CARD			
2	00COI	OMEGA COT CARD			
1.00	CPU	OMEGA CPU CARD			
1	00816/2460	OMEGA KEYSET			
7	0060025	TIE KEYSET			
5	0060001	TIE KEY SERVICE UNIT			
2	0060002	4 CKT C O LINE CARD			
1	0060010	TIE 1 PORT CO MODULE			
8	00THANDSET	TIE HANDSET			
1	00TP1648DCDC	TEL-PLUS 1648DCDC CONVERTER			
6	00TPHANDSET	TEL-PLUS HANDSET			

Check No:

Subtotal
 Sales Tax
 Total Invoice Amount
 Payment Received
TOTAL

Continued
 Continued
 Continued
 Continued

A finance charge of 1 1/2% will be added on invoices more than 10 days overdue

AO00183

Pioneer Telephone Services, Inc.
P. O. Box 1606
Andalusia, AL 36420-1227

Voice: 334-222-8777
 Fax: 334-222-8458

Invoice

Invoice Number:
 13383B

Invoice Date:
 Oct 29, 2004

Page:
 4

Sold To:

Pioneer Telephone Services, Inc.
 P O Box 1606
 Andalusia, AL 36420-1227

Ship to:

Claim # 037-0004873 2004

Customer ID		Customer PO		Payment Terms	
2228777				Net 10 Days	
Sales Rep ID		SO# / Date		SC Date	Due Date
JHW		9/27/04			11/8/04
Quantity	Item	Description	Unit Price	Extension	
1.00	TP1648PS	TEL-PLUS POWER SUPPLY			
2.00	TP1648SIB	TEL PLUS SIB CARD			
3.00	IP1648KIB	TEL-PLUS 1648 KIB CARD			
2.00	TP1648COB	TEL-PLUS 1648 COB CARD			
1.00	IP1648CNE	TEL-PLUS 1648 CNE CARD			
1.00	IP1648INB	TEL-PLUS 1648 INB CARD			
1.00	IP1648SCB	TEL-PLUS 1648 SCB CARD			
2.00	TP816PM	TEL-PLUS 816 PROGRAM MODULE			
6.00	TP1648	TELPLUS 1648 KEYSET SM LCD			
1.00	IP1648DSS	TEL-PLUS 1648 DSS			
5.00		AIT 24 BUTTON KEYSET			
1.00	AITML308	AIT MERLIN 308 KSU			
1.00	ACS704A	AIT POWER SUPPLY			
1.00	ATISP616	AIT SPIRIT EXP 616 KSU			
3.00		ATI SURGE PROIECTOR			
2.00		AIT AC PROIECTOR			
1.00	EQUIPMENT	TOTAL EQUIPMENT	34,915.53	34,915.53	

Subtotal 34,915.53

Sales Tax

Total Invoice Amount 34,915.53

Payment Received

TOTAL 34,915.53

Check No:

A finance charge of 1 1/2% will be added on invoices more than 10 days overdue

AO00184

PIONEER TELEPHONE SERVICES, INC

P O. Box 1606

Andalusia, Alabama 36420-1227

claim #037-0004873-2004

LIGHTNING AFFIDAVIT

I, James H. Williamson, do certify that I have this 20th day of September, 2004, examined the following item(s):

Qty 1	Item Description Mitel Cabinet	Part # SX50
Qty 1	Item Description Mitel SX50 Power Supply	Part # SX50PS
Qty 1	Item Description Mitel Console	Part # 9102-018-000
Qty 1	Item Description Mitel 4 Trk Cir Card	Part # 9110-211-000
Qty 2	Item Description 16 Ct Station Card	Part # 9104-020-001SA
Qty 1	Item Description NS CICS KSU	Part # NSCICS
Qty 13	Item Description Norstar Single-line Black	Part # T7100B
Qty 2	Item Description Norstar Single-line Platinum	Part # T7100
Qty 7	Item Description Norstar 8-Button Keypad Charcoal	Part # T7208B
Qty 6	Item Description Norstar 16-Button Keypad Charcoal	Part # T7316B
Qty 20	Item Description 4x8 CO Key Station Board	Part # 2831-00
Qty 1	Item Description CPU/VCM Processor	Part # 2830-16

2

claim# 037-0004873-2004

Qty 27	Item Description Executive Speakerphone	Part # 1414-08
Qty 12	Item Description Enhanced Speakerphone	Part # 1412-08
Qty 1	Item Description BKSU (Basic KSU)	Part # SP4000-00
Qty 1	Item Description DCU	Part # SP4074-00
Qty. 7	Item Description KIB Board	Part # SP4032-00
Qty. 1	Item Description COB Board	Part # SP4031-00
Qty. 1	Item Description CPB	Part # SP4030-00
Qty 1	Item Description SIB Board	Part # SP4033-00
Qty 1	Item Description API	Part # SP4035-00
Qty 9	Item Description GLX-12 KSU	Part # 612.1000
Qty 22	Item Description GLX Std Keyset	Part # 612 3201
Qty 1	Item Description Comdial 616 KSU	Part # CD616
Qty 1	Item Description Comdial DSS	Part # DCDSS
Qty 17	Item Description Comdial Keyset	Part # 6600E
Qty. 6	Item Description Comdial Keyset	Part # 6714X-PG

AO00186

3

claim# 037-0004873-2004

Qty. 13	Item Description Comdial Keyset	Part # 6714V-PG
Qty 9	Item Description Comdial Keyset	Part # 6614E-PG
Qty 1	Item Description Comdial Keyset	Part # 6614T-PG
Qty 1	Item Description Comdial Keyset	Part # 6714S
Qty 1	Item Description Comdial 820 KSU	Part # CD820
Qty 1	Item Description E80PT KSU	Part # E80
Qty. 2	Item Description Station Card	Part # M0016
Qty 1	Item Description Comdial 2-Port OPX	Part # CDOPX
Qty 4	Item Description Comdial Keyset	Part # 6706X-PG
Qty 1	Item Description Comdial Keyset	Part # 6702X-PG
Qty 2	Item Description Comdial Keyset	Part # 6714FB
Qty 1	Item Description Comdial Keyset	Part # 6620PB
Qty 1	Item Description Comdial Handset	Part # W3KMEM95-57
Qty. 3	Item Description Omega PCB Board	Part # PCB
Qty. 1	Item Description Omega ANA Card	Part # ANA

AO00187

Claim #037-0004873-2004

4

Qty 2	Item Description Omega ICM Card	Part # ICM
Qty 6	Item Description Omega XPS-1 Card	Part # XPS-1
Qty 5	Item Description Omega SUB Card	Part # SUB
Qty 2	Item Description Omega COI Card	Part # COI
Qty 1	Item Description Omega CPU Card	Part # CPU
Qty 1	Item Description Omega Keyset	Part # 816/2460
Qty 7	Item Description Tie Keyset	Part # 60025
Qty 5	Item Description Tie Key Service Unit	Part # 60001
Qty 2	Item Description 4 Ckt C O Line Card	Part # 60002
Qty 1	Item Description Tie 1 Port CO Module	Part # 60010
Qty 8	Item Description Handset	Part # T handset
Qty 1	Item Description Tel-Plus 1648DCDC Converter	Part # IP1648DCDC
Qty 6	Item Description Tel-Plus Handset	Part # TPhandset
Qty 1	Item Description Tel-Plus Power Supply	Part # IP1648PS
Qty 2	Item Description Tel-Plus SIB Card	Part # IP1648SIB

AO00188

claim # 037-0004873-2004

5

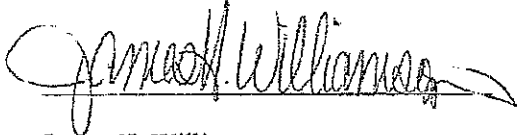
Qty 3	Item Description Tel-Plus KIB Card	Part # TP1648KIB
Qty 2	Item Description Tel-Plus COB Card	Part # TP1648COB
Qty 1	Item Description Tel-Plus CNB Card	Part # TP1648CNB
Qty 1	Item Description Tel-Plus TNB Card	Part # TP1648TNB
Qty 1	Item Description Tel-Plus SCB Card	Part # IP1648SCB
Qty 2	Item Description Tel-Plus 816 Program Module	Part # TP816PM
Qty 6	Item Description Tel-Plus 1648 Keyset	Part # IP1648
Qty 1	Item Description Tel-Plus 1648 DSS	Part # IP1648DSS
Qty 5	Item Description ATT 24 Button Keyset	Part #
Qty 1	Item Description Merlin 308 KSU	Part # ATTML308
Qty 1	Item Description ATT Power Supply	Part # ACS704A
Qty 1	Item Description ATT Spirit Exp 616 KSU	Part # ATTSP616
Qty 3	Item Description ATT Surge Protector	Part #
Qty 2	Item Description ATT AC Protector	Part #

Claim # 037-004873 2004

6

Belonging to: Pioneer Telephone Services, Inc

I further certify that to the best of my knowledge the above described property was damaged by water because of damage done to the printed circuit boards in the above equipment.

A handwritten signature in cursive script, appearing to read "James H. Williamson", with a horizontal line drawn underneath the signature.

James H Williamson
Pioneer Telephone Services, Inc

Pioneer Telephone Services, Inc.
P. O. Box 1606
Andalusia, AL 36420-1227

Voice: 334-222-8777
 Fax: 334-222-8458

Invoice

Invoice Number:
13383

Invoice Date:
Oct 29, 2004

Page:
1

Sold To:

Pioneer Telephone Services, Inc
 P O, Box 1606
 Andalusia, AL 36420-1227

Ship to:

Claim # 037-0004873-2004

Customer ID		Customer PO		Payment Terms	
2228777				Net 10 Days	
Sales Rep ID		SO# / Date		SC Date	Due Date
JHW		9/27/04			11/8/04
Quantity	Item	Description	Unit Price	Extension	
1.00	LBR	LIGHTNING DAMAGE DONE DURING			
		HURRICAN IVAN'S STORMS. REPLACED			
		EQUIPMENT AND TESTED			
1.00	LBR	LABOR	2,410.00	2,410.00	
1.00	EQUIPMENI	TOTAL EQUIPMENT	17,746.04	17,746.04	
1.00	NS19404	NORSTAR MODULAR ICS KSU 0X32			
1.00	NS19405	NORSIAR MICS 6.0 SOFTWARE			
1.00	NS19419	NORSTAR CALLER ID IRK CTG			
1.00	M7324	24 Button Keypad w/Display			
3.00	T7316B	CHARCOAL 16-BUTTON PHONE			
3.00	T7208B	CHARCOAL 8-BUTTON KEYPAD			
1.00	VISIA-20P	V20P ATTACK PACK W/6160			
1.00	DSDX16C80GB	DIGITAL SPRITE SYSTEM			
2.00	AO\38\000000001K629	1/3" COLOR DIGITAL CAM 350TVL			
2.00	EO-63-13VG550S	1/3" 5.5mm VARIOFACAL LENSE			
2.00	PE-EH3512MI	EH3512 W/EM1450 MOUNT			
1.00	LO\SI\00000000PS241	CCIV POWER SUPPLY			
1.00	FMA	OUTDOOR FM OMNI ANTENNA			
1.00		TELEVISION ANTENNA AMPLIFIER			

Subtotal

Continued

Sales Tax

Continued

Total Invoice Amount

Continued

Payment Received

TOTAL

Continued

Check No:

A finance charge of 1 1/2% will be added on invoices more than 10 days overdue.

AO00191

Pioneer Telephone Services, Inc.
P. O. Box 1606
Andalusia, AL 36420-1227

Voice: 334-222-8777
 Fax: 334-222-8458

Invoice

Invoice Number:
 13383

Invoice Date:
 Oct 29, 2004

Page:
 2

Sold To:
 Pioneer Telephone Services, Inc
 P O. Box 1606
 Andalusia, AL 36420-1227

Ship to:

Claim # 037-0004813-2004

Customer ID		Customer PO		Payment Terms	
2228777				Net 10 Days	
Sales Rep ID		SO# / Date		SC Date	Due Date
JHW		9/27/04			11/8/04
Quantity	Item	Description	Unit Price	Extension	
1.00	TELESCOPIC MAST	30' TV ANTENNA POLE			
1.00		SANYO 4-HEAD HI-FI-VCR			
1.00	ONK-TX-DS797	THX SELECT RECEIVER			
1.00	ONK-TX-8511	STEREO RECEIVER			
1.00		DELL COMPUER SYSTEM (FLAT PANEL			
		17", KEYBOARD, HARD DRIVE, PRINTER)			
1.00		DELL INSPIRON LAPTOP, 17" FLAT			
		PANEL DISPLAY, PORI REPLICATOR,			
		PRINTER			
1.00		GATEWAY COMPUTER SYSTEM (MONITOR,			
		KEYBOARD, HARD DRIVE)			
1.00	NS900MHZ	NORSTAR 900 MHZ CORDLESS PHONE			
1.00	ENCORE 8	SUBWOOFER			

Check No:

Subtotal	20,156.04
Sales Tax	1,419.68
Total Invoice Amount	21,575.72
Payment Received	
TOTAL	21,575.72

A finance charge of 1 1/2% will be added on invoices more than 10 days overdue

AO00192

PIONEER TELEPHONE SERVICES, INC
P.O. Box 1606

Andalusia, Alabama 36420-1227

Claim # 037-0004873-2004
LIGHTNING AFFIDAVIT

I, James H. Williamson, do certify that I have this 20th day of September, 2004, examined the following item(s):

Qty 1	Item Description Norstar Modular ICS KSU 0x32	Part # NS19404
Qty 1	Item Description Norstar Mics 6 0 Software	Part # NS19405
Qty 1	Item Description Norstar Caller ID Trk Cartridge	Part # NS19419
Qty 1	Item Description 24 Button Keyset w/ Display	Part # M7324
Qty 3	Item Description 16 Button Keyset	Part # T7316B
Qty 2	Item Description 8 Button Keyset	Part # T7208B
Qty 1	Item Description V20P Attack Pack w/6160	Part # Vista-20P
Qty 1	Item Description Digital Sprite System	Part # DSDX16C80GB
Qty 2	Item Description 1/3" Color Digital Cam 350 IVL	Part # AO\38\0001K629A
Qty 2	Item Description 1/3" 5 50mm Varifocal Lense	Part # EO-63-13VG550S
Qty 2	Item Description EH3512 w/EM1450 Mount	Part # PE-EH35212MT
Qty 1	Item Description CCTV Power Supply	Part # LO\ST\000PS2416

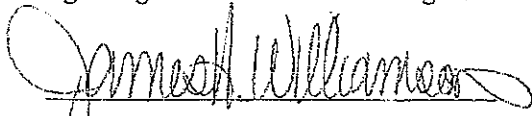
AO00193

Qty. 1	Item Description Outdoor FM Omni Antenna	Part # FMA
Qty. 1	Item Description Television Antenna Amplifier	Part #
Qty. 1	Item Description 30' IV Antenna Pole	Part # Telescopic Mast
Qty. 1	Item Description Sanyo 4-Head Hi-Fi VCR	Part #
Qty. 1	Item Description THX Select Receiver	Part # ONK-TX-DS797
Qty. 1	Item Description Stereo Receiver	Part # ONK-TX-8511
Qty. 1	Item Description Dell Computer System	Part #
Qty. 1	Item Description Dell Inspiron Laptop	Part #
Qty. 1	Item Description Gateway Computer System	Part #
Qty. 1	Item Description Norstar 900Mhz Cordless Phone	Part # NS900MHZ
Qty. 1	Item Description Subwoofer	Part # Encore 8

Claim # 037-0004873-2004

Belonging to: Pioneer Telephone Services, Inc.

I further certify that to the best of my knowledge the above described property was damaged by lightning because of severe damage done to the printed circuit boards in the above equipment



James H. Williamson
Pioneer Telephone Services, Inc

AUTO-OWNERS INSURANCE COMPANY
AUTO-OWNERS LIFE INSURANCE COMPANY
HOME-OWNERS INSURANCE COMPANY
OWNERS INSURANCE COMPANY
PROPERTY-OWNERS INSURANCE COMPANY
SOUTHERN-OWNERS INSURANCE COMPANY



BRANCH CLAIM OFFICE
5915 Carmichael Road • P.O. Box 244017
Montgomery, Alabama 36124-4017
334-279-0323 FAX 334-271-0481
WWW.AUTO-OWNERS.COM

CLAIMS FAX TRANSMISSION

DATE: 12.9.04 Number of pages including cover sheet 19

TO: FAX # () _____

TO: LARRY Dewberry

Attention: _____

FROM: AUTO-OWNERS INSURANCE COMPANY

BY: Bill Reeves

SUBJECT: 37-4873-04

Remarks: New Assignmate we spoke about

The information contained in this facsimile message is intended only for the personal and confidential use of the designated recipient(s) named above. This message may be an attorney-client or work product communication and is privileged and confidential. If you have received this communication in error, please notify us immediately by telephone and return the original message to us by mail. Any review, dissemination, distribution or copying of this message by any person other than the intended recipient(s) or their authorized agents is strictly prohibited. Thank you.

PLEASE CALL SENDER IF ANY PAGES ARE MISSING OR UNCLEAR

AO00198

Quotation

Pioneer Telephone Services, Inc
P O. Box 1606
Andalusia, AL 36420-1227

Quote Number:
13383

Quote Date:
Oct 29, 2004

Quoted to:

Pioneer Telephone Services, Inc
P O. Box 1606
Andalusia, AL 36420-1227

Page:
1

Customer ID	Good Thru	Payment Terms	Sales Rep
2228777	11/28/04	Net 10 Days	JHW

Quantity	Item	Unit Price	Extension
	<i>Pioneer -</i>		
	<i>Lightning Damage</i>		
	<i>from Ivan</i>		
1	00LBR		
1	00NS19404	2,410.00	2,410.00
1	00NS19419	989.00	989.00
1	00NS19467	498.00	498.00
		1,995.00	1,995.00
1	00M7324	150.00	150.00
3	00T7316B	129.00	387.00
3	00T7208B	115.00	345.00
1	00VISIA 20P	804.35	804.35
1	00SDX16C80GB	2,908.01	2,908.01
2	00AO\38\000000001K629A1/3" COLOR DIGITAL CAM 350TVL	173.99	347.98
2	00EO-63-13VG550S 1/3" 5-50mm VARIOFICAL LENSE	136.00	272.00
2	00PE-EH3512MT EH3512 W/EM1450 MOUNT	89.98	179.96
1	00LO\SI\00000000PS2416 CCIV POWER SUPPLY	147.90	147.90
1	00FMA TELEVISION ANTENNA	167.95	167.95
1	00 TELEVISION ANIENNA AMPLIFIER	119.60	119.60
1	00TELESCOPIC MAST 30' IV ANIENNA POLE	169.00	169.00
1	00VWM-680 SANYO 4-HEAD HI-FI VCR	79.96	79.96
1	00ONK-IX DS797 THX SELECt RECEIVER	946.00	946.00
1	00ONK-IX 8511 STEREO RECEIVER	259.00	259.00
1	00 DELL COMPUTER SYSTEM (FLAT PANEL	1,687.00	1,687.00
Subtotal			Continued
Sales Tax			Continued
Total			Continued

AO00199

Quotation

Pioneer Telephone Services, Inc
P O. Box 1606
Andalusia, AL 36420-1227

Quote Number:
13383

Quote Date:
Oct 29, 2004

Page:
2

Quoted to:

Pioneer Telephone Services, Inc
P O. Box 1606
Andalusia, AL 36420-1227

Customer ID	Good Thru	Payment Terms	Sales Rep
2228777	11/28/04	Net 10 Days	JHW

Quantity	Item	Description	Unit Price	Extension
1.00		17", KEYBOARD, HARD DRIVE, PRINTER)		
		DELL INSPIRON LAPTOP, 17" FLAT PANEL DISPLAY, PORT REPLICATOR, PRINTER	2,683 33	2,683 33
1.00		GATEWAY COMPUTER SYSTEM (MONITOR, KEYBOARD, HARD DRIVE)	1,650 00	1,650 00
1.00	NS900MHZ	NORSTAR 900 MHZ CORDLESS PHONE	435 00	435 00
1.00	ENCORE 8	SUBWOOFER	525 00	525 00
			Subtotal	20,156 04
			Sales Tax	1,419 68
			Total	21,575 72

Quotation

Pioneer Telephone Services, Inc
P O. Box 1606
Andalusia, AL 36420-1227

Quote Number:
13383B

Quote Date:
Oct 29, 2004

Quoted to:

Pioneer Telephone Services, Inc.
P O Box 1606
Andalusia, AL 36420-1227

Page:
1

Customer ID	Good Thru	Payment Terms	Sales Rep
2228777	11/28/04	Net 10 Days	JHW

Quantity	Item	Unit Price	Extension
1	00SX50	375 00	375 00
1	00SX50PS	325 00	325 00
1	009102-018-000	375 00	375 00
1	009110-211-000	175 00	175 00
2	009104-020-001SA	559 00	1,118 00
1	00NSCICS	300 00	300 00
13	00T7100B	89 00	1,157 00
2	00T7100	89 00	178 00
7	00T7208B	105 00	735 00
6	00T7316B	129 00	774 00
20	002831-00	175 00	3,500 00
1	002830-16	225 00	225 00
27	001414-08	135 00	3,645 00
12	001412-08	109 00	1,308 00
1	00SP4000-00	1,499 00	1,499 00
1	00SP4074-00		
1	00SP4032-00		
1	00SP4031-00		
1	00SP4030-00		
1	00SP4033-00		
1	00SP4035-00		
6	00SP4032-00	139 00	834 00
	CPU/VCM PROCESSOR		
	EXECUTIVE DISPLAY SPEAKERPHONE		
	ENHANCED SPEAKERPHONE		
	BKSU (BASIC KSU)		
	DCU		
	KIB BOARD		
	COB BOARD		
	CPE		
	SIB BOARD		
	APL		
	KIB BOARD		
	Subtotal		Continued
	Sales Tax		Continued
	Total		Continued

Pioneer
Water Damage
From Ivan

Quotation

Pioneer Telephone Services, Inc.
P O. Box 1606
Andalusia, AL 36420-1227

Quote Number:
13383B

Quote Date:
Oct 29, 2004

Page:
2

Quoted to:

Pioneer Telephone Services, Inc.
P.O. Box 1606
Andalusia, AL 36420-1227

Customer ID	Good Thru	Payment Terms	Sales Rep
2228777	11/28/04	Net 10 Days	JHW

Quantity	Item	Description	Unit Price	Extension
9	00612.1000	GLX-12 KSU	250.00	2,250.00
22	00612.3201	GLX SID KEYSET	150.00	3,300.00
1	00CD616	COMDIAL 616 KSU	400.00	400.00
1	00DCDSS	COMDIAL DSS	100.00	100.00
17	006600E	COMDIAL KEYSET	139.00	2,363.00
6	006714-X	Comdial Keyset	70.00	420.00
13	006714V-PG	COMDIAL KEYSET	70.00	910.00
9	006614E-PG	COMDIAL KEYSET	95.00	855.00
1	006614I-PG	COMDIAL KEYSET	120.00	120.00
1	006714S	Comdial Keyset	95.00	95.00
1	00CD820	COMDIAL 820 KSU	425.00	425.00
1	00E80	ES0PT KSU	250.00	250.00
2	00M0016	STATION CARD	175.00	350.00
1	00CDOPX	COMDIAL 2-PORI OPX	200.00	200.00
4	006706X-PG	COMDIAL KEYSET	112.00	448.00
1	006702X-PG	COMDIAL KEYSET	112.00	112.00
2	006714FB	COMDIAL KEYSET	123.50	247.00
1	006620PB	COMDIAL KEYSET	100.00	100.00
1	00W3KMEM95-57	PG COMDIAL HANDSET	15.17	15.17
3	00PCB	OMEGA PCB BOARD	45.00	135.00
1	00ANA	OMEGA ANA CARD	45.00	45.00
2	00ICM	OMEGA ICM CARD	45.00	90.00
6	00XPS	OMEGA XPS-1 CARD	45.00	270.00
5	00SUB	OMG III SUB KSET INI CARD	45.00	225.00
			Subtotal	Continued
			Sales Tax	Continued
			Total	Continued

Quotation

Pioneer Telephone Services, Inc.
P. O. Box 1606
Andalusia, AL 36420-1227

Quote Number:
13383B

Quote Date:
Oct 29, 2004

Page:
3

Quoted to:

Pioneer Telephone Services, Inc.
P. O. Box 1606
Andalusia, AL 36420-1227

Customer ID	Good Thru	Payment Terms	Sales Rep
2228777	11/28/04	Net 10 Days	JHW

Quantity	Item	Description	Unit Price	Extension
2.00	COT	OMEGA COT CARD	45.00	90.00
1.00	CPU	OMEGA CPU CARD	45.00	45.00
1.00	816/2460	OMEGA KEYSET	65.00	65.00
7.00	60025	TIE KEYSET	59.00	413.00
5.00	60001	TIE KEY SERVICE UNIT	85.00	425.00
2.00	60002	4 CKI C O LINE CARD	70.00	140.00
1.00	60010	TIE 1 PORT CO MODULE	40.00	40.00
8.00	THANDSEI	TIE HANDSEI	15.17	121.36
1.00	TP1648DCDC	TEL-PLUS 1648DCDC CONVERIER	225.00	225.00
6.00	TPHANDSEI	TEL-PLUS HANDSEI	22.50	135.00
1.00	TP1648PS	TEL-PLUS POWER SUPPLY	45.00	45.00
2.00	TP1648SIB	TEL-PLUS SIB CARD	135.00	270.00
3.00	TP1648KIB	TEL-PLUS 1648 KIB CARD	195.00	585.00
2.00	TP1648COB	TEL-PLUS 1648 COB CARD	135.00	270.00
1.00	TP1648CNB	TEL-PLUS 1648 CNB CARD	120.00	120.00
1.00	TP1648INB	TEL-PLUS 1648 INB CARD	125.00	125.00
1.00	TP1648SCB	TEL-PLUS 1648 SCB CARD	175.00	175.00
2.00	TP816PM	TEL-PLUS 816 PROGRAM MODULE	25.00	50.00
6.00	TP1648	TELPLUS 1648 KEYSET SM LCD	71.50	429.00
1.00	TP1648DSS	TEL-PLUS 1648 DSS	125.00	125.00
5.00		ATT 24 BUTTON KEYSET	85.00	425.00
1.00	AIML308	ATT MERLIN 308 KSU	99.00	99.00
1.00	ACS704A	ATT POWER SUPPLY	25.00	25.00
1.00	ATTSP616	ATT SPIRIT EXP 616 KSU	150.00	150.00
			Subtotal	Continued
			Sales Tax	Continued
			Total	Continued

Quotation

Pioneer Telephone Services, Inc
P. O. Box 1606
Andalusia, AL 36420-1227

Quote Number:
13383B

Quote Date:
Oct 29, 2004

Page:
4

Quoted to:

Pioneer Telephone Services, Inc.
P.O. Box 1606
Andalusia, AL 36420-1227

Customer ID	Good Thru	Payment Terms	Sales Rep
2228777	11/28/04	Net 10 Days	JHW

Quantity	Item	Description	Unit Price	Extension
3 00		ATT SURGE PROTECTOR	15 00	45 00
2 00		ATT AC PROTECTOR	15 00	30 00
			Subtotal	34,915 53
			Sales Tax	
			Total	34,915 53

AUTO-OWNERS INSURANCE COMPANY
AUTO-OWNERS LIFE INSURANCE COMPANY
HOME-OWNERS INSURANCE COMPANY
OWNERS INSURANCE COMPANY
PROPERTY-OWNERS INSURANCE COMPANY
SOUTHERN OWNERS INSURANCE COMPANY



P O Box 244017 (CLAIMS)
Montgomery, Alabama 36124
PHONE (334) 279-0323
FAX (334) 271-0481

December 20, 2004

Pioneer Telephone Services, Inc
P.O. Box 1606
Andalusia, AL 36420

RE: 37-4873-04

Dear Sir or Madam:

We have received the estimate from the independent adjuster for your building damages. I have enclosed a copy for you to review. Once you have had a chance to review, please give me a call so that we may settle that portion of the claim.

As to the damages you are claiming to your phone system due to lightning and the water damage to the inventory, Auto-Owners appreciates your professional opinion as to the damages claimed. However, it is a conflict of interest to write your own lightning affidavit. We also understand that you have disposed of the damaged equipment without us being able to have a third party verify the damages. We are hereby requesting you provide us with outside documentation and evidence of the damages along with a salvage value.

Under your policy the following is contained:

3 Duties In The Event Of Loss Or Damage

a You must see that the following are done in the event of loss or damage to Covered Property:

(4) Take all reasonable steps to protect the Covered Property from further damage by a Covered Cause of Loss. If feasible, set the damaged property aside and in the best possible order for examination. Also keep a record of your expenses for emergency and temporary repairs, for consideration in the settlement of the claim. This will not increase the Limit of Insurance.

~ Serving Our Policyholders and Agents for More Than 85 Years ~

AO00205

(5) At our request, give us complete inventories of the damaged and undamaged property. Include quantities, costs, values and amount of loss claimed

(6) As often as may be reasonably required, permit us to inspect the property proving the loss or damage and examine your books and records

Also permit us to take samples of damaged and undamaged property for inspection, testing and analysis, and permit us to make copies from your books and records

RESERVATION

Please be advised that this letter does not waive any rights or defenses which Auto-Owners Insurance Company may have regarding this matter under any policy of insurance issued by Auto-Owners Insurance, whether or not such claims or defenses are set forth herein. Auto-Owners reserves the right to supplement this letter upon receipt of further information which may subsequently become available

Thank you for your time and consideration in this matter. If you need any further assistance, please give me a call at 1-800-548-9881 ext 204.

Sincerely,



Bill Reaves
Field Claim Rep

24 01:35P

P. 02

The Area's Oldest And Largest

INVOICE

BOB TAYLOR'S CARPET ONEFloor Covering Specialist
"Since 1965"P.O. Box 881
123 E. Covington Avenue
Opp AL 36467
131-493-3456641 N. Ferdon Blvd
Crestview FL 32516
850-682 1090

Quote
SOLD TO *Jimmy* *Pioneer Telephone Svcs* JOB _____
May 29th _____
Arabella _____ CITY _____ COUNTY _____
PHONE *222-8777* _____
EST DEL DATE _____
YOUR ORDER NO _____ DATED _____ SALESMAN _____

11-24-04

Date

We Appreciate Your Business

QUANTITY			PRICE	TOTAL
594	# Digital	Jimmy's Offices Pioneer and Wiregrass water Damage!	2.65	1550.00
594	# Red		.61	362.34
2	5 Hal do		90.00	180.00
594	# Double		.78	463.32
			</	

CAUTION IT IS IMPORTANT YOU THOROUGHLY READ THE CONTRACT BEFORE YOU SIGN IT

TERMS _____ BUYER _____
_____ BUYER _____

ALL PERSONS WHO ARE OR MAY BE RESPONSIBLE FOR THE PURCHASE PRICE MUST SIGN AT THE TIME OF SALE
SEE THE REVERSE SIDE OF THIS ORDER FOR ADDITIONAL IMPORTANT TERMS OF THIS AGREEMENT

Office Order Products & Pricing (204) 405-3525

AO00207

U3-04 09:08A

P. 02

The Area's Oldest And Largest

INVOICE

PO Box 881
123 E. Covington Avenue
Opp, AL 36467
334-493 3456

BOB TAYLOR'S  CARPET ONE

Floor Covering Specialist
"Since 1965"

641 N Ferdon Blvd
Crestview, FL 32536
850-682-1090

SOLD TO Jimmy W. Thomas

10B Wilderness Hospice

CITY _____ COUNTY _____

PHONE

EST. DEL DALE

SALESMAN DEWE

YOUR ORDER NO. _____ DATED _____

We Appreciate Your Business

[illegible]

TERMS _____ YOU THOROUGHLY READ THE CONTRACT BEFORE YOU SIGN IT

BUYER

BUYER

ALL PERSONS WHO ARE, OR MAY BE, RESPONSIBLE FOR THE PURCHASE PRICE MUST SIGN AT THE TIME OF SALE
SEE THE RESERVE SIDE OF THIS ORDER FOR ADDITIONAL IMPORTANT TERMS OF THIS AGREEMENT.

Philips Office Products & Printing (304) 493-3586

AO00208

SALES QUOTATION

TO: Pioneer Telephone

DATE: 12-13-04

ATTENTION:

We are pleased to submit the following quotation for your consideration.

QUANTITY	DESCRIPTION	UNIT COST
2	Bookcases	\$ 638.90 ea
NET COST		\$

WALKER
WALKER
Business Machines
P.O. Drawer 480 • Four Court Square
Andalusia, Alabama 36420
(334) 222-6255 • 1-800-892-0500

Sales Representative

June Walker
Name222-6255
Telephone #

Confirmation Report - Memory Send

Date & Time: Dec-22-2004 12:45am
 Tel line :
 Machine ID :

Job number : 837
 Date & Time : Dec-22 12:39am
 To : 915173911904
 Number of pages : 020
 Start time : Dec-22 12:39am
 End time : Dec-22 12:45am
 Pages sent : 020
 Status : OK

Job number : 837

*** SEND SUCCESSFUL ***

AUTO-OWNERS INSURANCE COMPANY
 AUTO-OWNERS LIFE INSURANCE COMPANY
 HOME-OWNERS INSURANCE COMPANY
 OWNERS INSURANCE COMPANY
 PROPERTY-OWNERS INSURANCE COMPANY
 SOUTHERN-OWNERS INSURANCE COMPANY



BRANCH CLAIM OFFICE
 5915 Carmichael Road • P.O. Box 244017
 Montgomery, Alabama 36124-4017
 334-279-0323 FAX 334-271-0481
 WWW.AUTO-OWNERS.COM

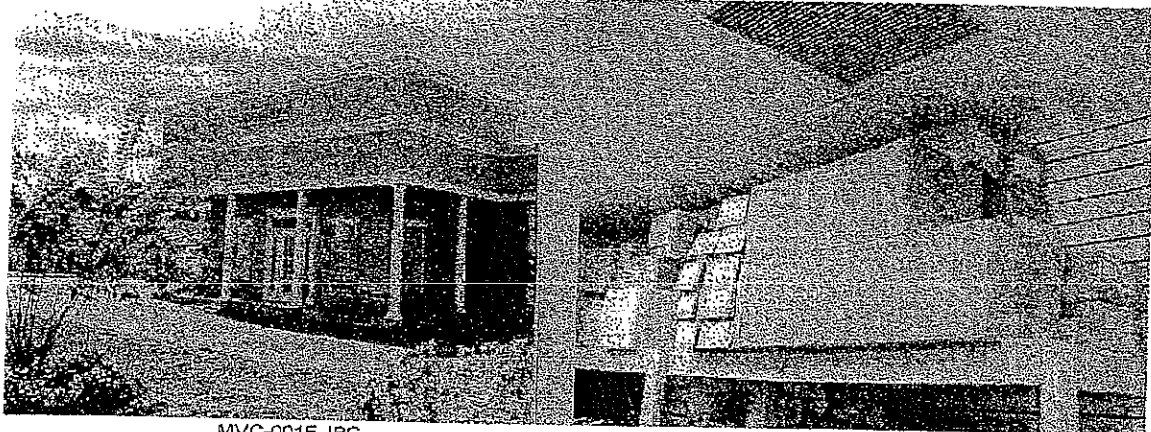
CLAIMS FAX TRANSMISSION

DATE: 12/21/04 Number of pages including cover sheet 20
 TO: FAX # ()
 TO: Home Office Claims
 Attention: _____
 FROM: AUTO-OWNERS INSURANCE COMPANY
 BY: Bill Reeves
 SUBJECT: 37-4873-04
 Remarks: Reporting New Loss to you Please Advise.

The information contained in this facsimile message is intended only for the personal and confidential use of the designated recipient(s) named above. This message may be an attorney-client or work product communication and is privileged and confidential. If you have received this communication in error, please notify us immediately by telephone and return the original message to us by mail. Any review, dissemination, distribution or copying of this message by any person other than the intended recipient(s) or their authorized agents is strictly prohibited. Thank you.

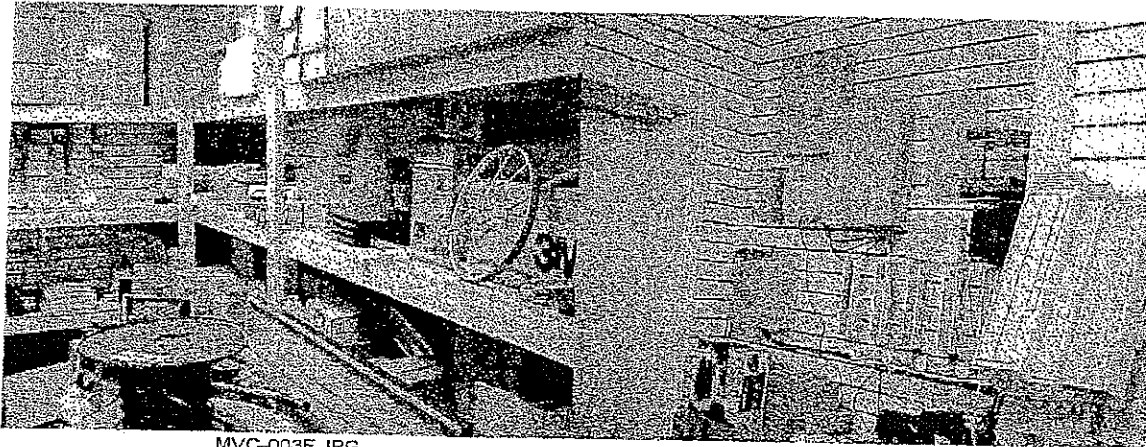
PLEASE CALL SENDER IF ANY PAGES ARE MISSING OR UNCLEAR

AO00210



MVC-001F.JPG
2004/11/16 11:01:48

MVC-002F.JPG
2004/11/16 11:22:14

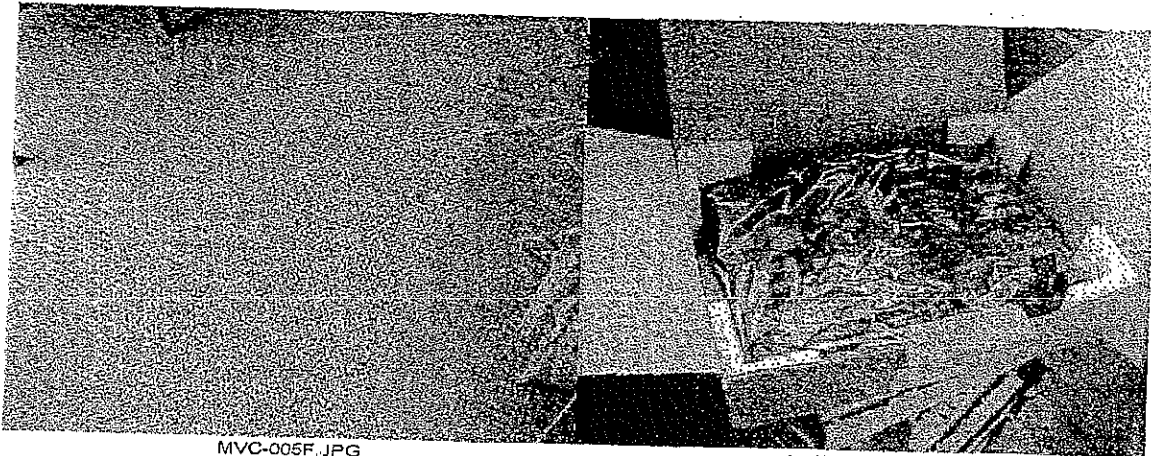


MVC-003F.JPG
2004/11/16 11:22:26

MVC-004F.JPG
2004/11/16 11:22:58

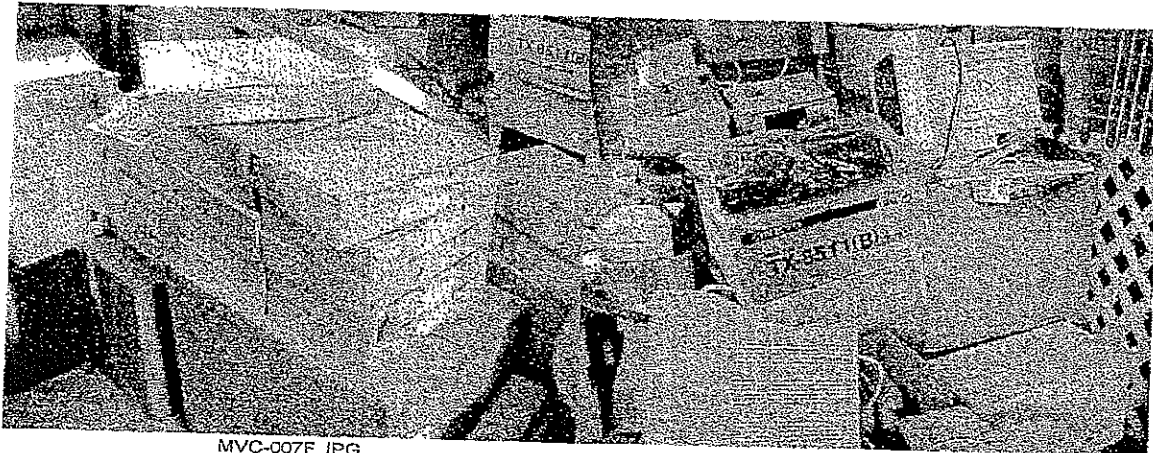
Area insured claims
Inventory got wet

New phone
sys in Bldg



MVC-005F.JPG
2004/11/18 11:24:44

MVC-006F.JPG
2004/11/18 11:38:18



MVC-007F.JPG
2004/11/18 11:36:54

MVC-008F.JPG
2004/11/18 11:38:20

*For Inventory
issued claims
got wad*



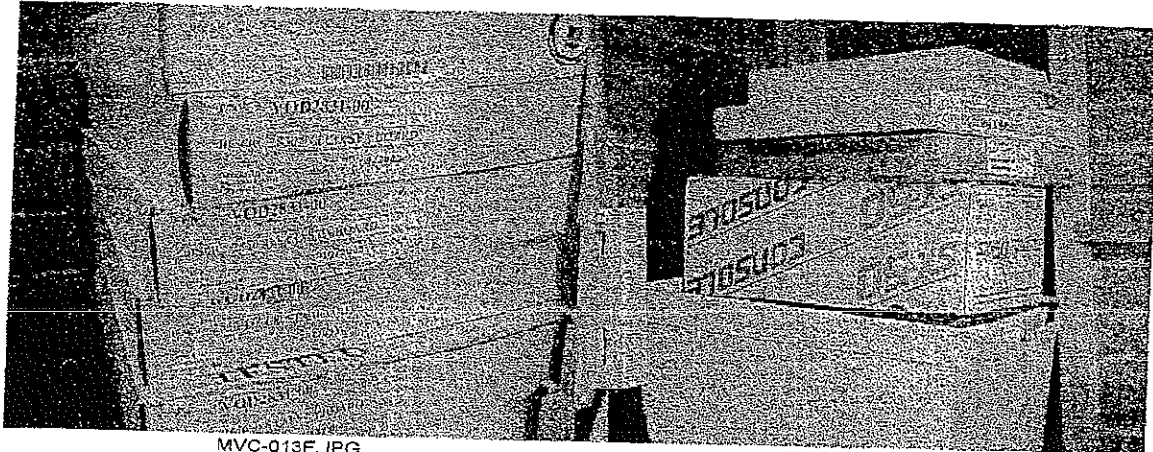
MVC-009F.JPG
2004/11/16 11:38:38

MVC-010F.JPG
2004/11/16 11:38:58



MVC-011F.JPG
2004/11/16 11:40:20

MVC-012F.JPG
2004/11/16 11:42:34



MVC-013F.JPG
2004/11/16 11:42:54

MVC-014F.JPG
2004/11/16 11:45:10

JC05 CPP OPERATION: RENEWAL POLICY ISSUE ID NBR: 38525851000000000004
XREF NAME: PIONEER TELEPHONE SERVICES INC PRODUCER: SOUTH CENTRAL AGENCY
** LOCATION DATA **

0001 001 POLICY TYPE: 38 OCCUPIED AS: OFFICE MONTHS CLOSED: 00

LOB: X CP X GL _ CRIME _ IM _ GAR _ DB _ CA PMH:F _ T _ S _

ADDRESS: 1833 E THREE NOTCH ST

CITY: ANDALUSIA STATE: AL ZIP: 364202438 OVERRIDE?

COUNTY: 020 COVINGTON CITY CODE: 09 IN CITY LIMITS? Y

FD CODE: KY CITY CODE: EXEMPT TAXES: EXEMPT SURCHG:

MORE LOC(S)? X MORE SLOC(S)? X
STARTING LOC: SLOC:

MODE: D OPTION: 1=SUSPND 3=SUPPRT 4=MODFY 5=DISPLY 7=REDSPLY 9=EXIT 10=ESCP

IC05 CPP OPERATION: RENEWAL POLICY ISSUE ID NBR: 38525851000000000004
XREF NAME: PIONEER TELEPHONE SERVICES INC PRODUCER: SOUTH CENTRAL AGENCY
** LOCATION DATA **

0002 001 POLICY TYPE: 38 OCCUPIED AS: OFFICE MONTHS CLOSED: 00

LOB: X CP _ GL _ CRIME _ IM _ GAR _ DB _ CA PMH:F _ T _ S _

ADDRESS: 1835 E THREE NOTCH ST

CITY: ANDALUSIA STATE: AL ZIP: 364202438 OVERRIDE?

COUNTY: 020 COVINGTON CITY CODE: 09 IN CITY LIMITS? Y

FD CODE: KY CITY CODE: EXEMPT TAXES: EXEMPT SURCHG:

MORE LOC(S)? _ MORE SLOC(S)? _
STARTING LOC: SLOC:

MODE: D OPTION: 1=SUSPND 3=SUPPRT 4=MODFY 5=DISPLY 7=REDSPLY 9=EXIT 10=ESCP

Auto-Owners

INSURANCE COMPANY
6101 ANACAPRI BLVD , LANSING, MI 48917-3999

Issued 04-26-2004
TAILORED PROTECTION POLICY DECLARATIONS

AGENCY SOUTH CENTRAL AGENCY INC
17-0557-00 MKT TERR 041 (334) 222-1556
INSURED PIONEER TELEPHONE SERVICES INC

Renewal Effective 06-16-2004

POLICY NUMBER 034617-38525851-04

ADDRESS PO BOX 1606

Company
Bill

ANDALUSIA, AL 36420-1227

POLICY TERM	
12:01 a.m.	12:01 a.m.
06-16-2004	to 06-16-2005

In consideration of payment of the premium shown below, this policy is renewed. Please attach this
Declarations and attachments to your policy. If you have any questions, please consult with your agent.

FOR COMPANY USE ONLY

THE FOLLOWING DIRECTIVES HAVE BEEN ISSUED FOR THIS POLICY:

ATTACHED FORMS MUST BE VIEWED IN MOBIUS APPS SUITE

The following attachments were issued with this policy transaction

E59349 200310 E59351 200302

200000000004976

Billing Type: Company Bill MONTHLY
Insured Copy Mailed to: Agency

Account 006764415

09-11-2003
Original Effective Date: 06-16-2003

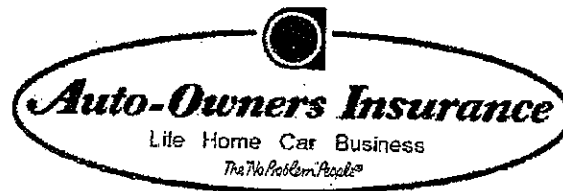
AO00217

AGENCY 17-0557-00 POLICY 034617-38525851

13271 (8-99)

SOUTH CENTRAL AGENCY INC
PO BOX 548
ANDALUSIA, AL 36420

04-26-2004



P O BOX 30660, LANSING, MICHIGAN 48909-8160 • 517-323-1200

AUTO-OWNERS INSURANCE COMPANY
AUTO-OWNERS LIFE INSURANCE COMPANY
HOME-OWNERS INSURANCE COMPANY
OWNERS INSURANCE COMPANY
PROPERTY-OWNERS INSURANCE COMPANY
SOUTHERN-OWNERS INSURANCE COMPANY

PIONEER TELEPHONE SERVICES INC

PO BOX 1686

ANDALUSIA, AL 36420-1227

Thank you for allowing Auto-Owners to handle your insurance needs

Auto-Owners Insurance Group is financially sound with sufficient reserves to be ranked among the leaders in the industry for financial security. Our A + + (Superior) rating by the A M Best Company signifies that we have the financial strength to provide the insurance protection you need.

Feel free to contact your Auto-Owners agency with any questions you may have about your insurance needs. Your agency's phone number is (334) 222-1556.

Auto-Owners Insurance - The "No Problem" People®

***** THIS IS NOT A BILL *****
IF ADDITIONAL PREMIUM IS OWED, A BILL WILL BE MAILED SEPARATELY. PLEASE
PAY ANY UNPAID BILLS

~ Serving Our Policyholders and Agents for More Than 85 Years ~

AO00218

Auto-Owners

Page 1

55039 (11-87)

Issued 04-26-2004

INSURANCE COMPANY

TAILORED PROTECTION POLICY DECLARATIONS

6101 ANACAPRI BLVD , LANSING, MI 48917-3999

Renewal Effective 06-16-2004

AGENCY SOUTH CENTRAL AGENCY INC

17-0557-00

MKT TERR 041

(334) 222-1556

POLICY NUMBER 034617-38525851-04

INSURED PIONEER TELEPHONE SERVICES INC

ADDRESS PO BOX 1606

Company
Bill

POLICY TERM

12:01 a.m. 12:01 a.m.
06-16-2004 to 06-16-2005

ANDALUSIA, AL 36420-1227

In consideration of payment of the premium shown below, this policy is renewed. Please attach this
 Declarations and attachments to your policy. If you have any questions, please consult with your agent.

COMMON POLICY INFORMATION

BUSINESS DESCRIPTION: Telephone Sales/Serv

ENTITY: Corporation

PROGRAM: Contractors

THIS POLICY CONSISTS OF THE FOLLOWING COVERAGE PART(S)	PREMIUM
THIS PREMIUM MAY BE SUBJECT TO ADJUSTMENT	
COMMERCIAL PROPERTY COVERAGE	\$2,426 00
COMMERCIAL GENERAL LIABILITY COVERAGE	2,050 00
TOTAL	\$4,476 00

FORMS THAT APPLY TO ALL COVERAGE PART SHOWN ABOVE (EXCEPT GARAGE LIABILITY, DEALER'S
 BLANKET, COMMERCIAL AUTOMOBILE, IF APPLICABLE)
 55000 (01-87) 110017 (11-85)

A 7% CUMULATIVE MULTI-POLICY DISCOUNT APPLIES. SUPPORTING POLICIES ARE MARKED WITH
 AN (X): COMM UMB() COMM AUTO(X) WC() LIFE() PERSONAL(X) FARM()

Countersigned By: _____

AO00219

Auto-Owners

Page 1

54104 (07-87)

Issued 04-26-2004

INSURANCE COMPANY

6101 ANACAPRI BLVD., LANSING, MI 48917-3999

TAILORED PROTECTION POLICY DECLARATIONS

AGENCY SOUTH CENTRAL AGENCY INC

Renewal Effective 06-16-2004

17-0557-00

MKT TERR 041

(334) 222-1556

POLICY NUMBER 034617-38525851-04

INSURED PIONEER TELEPHONE SERVICES INC

ADDRESS PO BOX 1606

Company
Bill**POLICY TERM**

12:01 a.m. 12:01 a.m.

06-16-2004 to 06-16-2005

ANDALUSIA, AL 36420-1227

In consideration of payment of the premium shown below, this policy is renewed. Please attach this
 Declarations and attachments to your policy. If you have any questions, please consult with your agent.

COMMERCIAL PROPERTY COVERAGE**COVERAGES PROVIDED**

INSURANCE AT THE DESCRIBED PREMISES APPLIES ONLY FOR COVERAGES FOR WHICH A LIMIT OF
 INSURANCE IS SHOWN

LOCATION 001

ADDITIONAL FORMS THIS LOCATION: None

LOC 001 BLDG 001 1833 E Three Notch St
 Andalusia, AL 36420-2438

OCCUPIED AS: Office

COVERAGE: Building

Limit of Insurance

\$259,500

CAUSES OF LOSS

COINSURANCE

DEDUCTIBLE

RATE

PREMIUM

Basic Group I

80%

\$500

0.222

\$576.00

Basic Group II

80%

500

0.046

119.00

Special

80%

500

0.100

260.00

Theft

80%

500

Included

OPTIONAL COVERAGE:

Inflation Guard Factor
 Building
 1 020

COVERAGE: Personal Prop

Limit of Insurance

\$76,950

CAUSES OF LOSS

COINSURANCE

DEDUCTIBLE

RATE

PREMIUM

Basic Group I

80%

\$500

0.298

\$229.00

Basic Group II

80%

500

0.037

28.00

Special

80%

500

0.090

69.00

Special Including Theft

80%

500

0.122

94.00

OPTIONAL COVERAGE:

Inflation Guard Factor
 Personal Property
 1 023

ADDITIONAL FORMS THIS BUILDING: 59351 (02-03) IL0003 (11-85) IL0190 (03-97)
 CP0145 (12-00) CP0090 (07-88) CP0010 (10-91) CP1030 (10-91)

SECURED INTERESTED PARTIES: See Attached Schedule

RATING INFORMATION

Territory: 200

Program: Contractors

Class Rate - Building: 0.252

County: Covington

Construction: Mas N-C

PC: 05

Class Code: 0702

Class Rate - Contents: 0.338

AO00220

Auto-Owners

Page 2

54104 (07-87)

Issued 04-26-2004

INSURANCE COMPANY

TAILORED PROTECTION POLICY DECLARATIONS

6101 ANACAPRI BLVD , LANSING, MI 48917-3999

Renewal Effective 06-16-2004

AGENCY SOUTH CENTRAL AGENCY INC

17-0557-00

MKT TERR 041

(334) 222-1556

POLICY NUMBER 034617-38525851-04

INSURED PIONEER TELEPHONE SERVICES INC

ADDRESS PD BOX 1606

Company
Bill

POLICY TERM

12:01 a.m. 12:01 a.m.

06-16-2004 to 06-16-2005

ANDALUSIA, AL 36420-1227

In consideration of payment of the premium shown below, this policy is renewed. Please attach this
 Declarations and attachments to your policy. If you have any questions, please consult with your agent.

COMMERCIAL PROPERTY COVERAGE

FOREIGN TERRORISM - CERTIFIED ACTS SEE FORM 59351

EXCLUDED

LOCATION 001 PREMIUM \$1,375.00

LOCATION 002

ADDITIONAL FORMS THIS LOCATION: None

LOC 002 BLDG 001 1835 E Three Notch St
Andalusia, Al 36420-2438

OCCUPIED AS: Office

COVERAGE: Building

Limit of Insurance \$207,600

CAUSES OF LOSS

Basic Group I

COINSURANCE

DEDUCTIBLE

RATE

PREMIUM

Basic Group II

80%

\$500

0.239

\$496.00

Special

80%

500

0.167

347.00

Theft

80%

500

0.100

208.00

Included

OPTIONAL COVERAGE:

Replacement Cost

Inflation Guard Factor
Building
1.020ADDITIONAL FORMS THIS BUILDING: 59351 (02-03) IL0003 (11-85) IL0190 (03-97)
CP0145 (12-00) CP0090 (07-88) CP0010 (10-91) CPI030 (10-91)

SECURED INTERESTED PARTIES: See Attached Schedule

RATING INFORMATION

Territory: 200

Program: Contractors

Class Rate - Building: 0.271

County: Covington

Construction: Non-Comb

PC: 05

Class Code: 0702

FOREIGN TERRORISM - CERTIFIED ACTS SEE FORM 59351

EXCLUDED

LOCATION 002 PREMIUM \$1,051.00

AO00221

Auto-Owners

Page 3

59187 (07-87)

Issued 04-26-2004

INSURANCE COMPANY
6101 ANACAPRI BLVD , LANSING, MI 48917-3999

TAILORED PROTECTION POLICY DECLARATIONS

AGENCY SOUTH CENTRAL AGENCY INC
17-0557-Q0 MKT TERR 041 (334) 222-1556
INSURED PIONEER TELEPHONE SERVICES INC

Renewal Effective 06-16-2004

POLICY NUMBER 034617 38525851-04

ADDRESS PO BOX 1606

Company
Bill

POLICY TERM	
12:01 a.m.	12:01 a.m.
06-16-2004 to 06-16-2005	

In consideration of payment of the premium shown below, this policy is renewed. Please attach this
Declarations and attachments to your policy. If you have any questions, please consult with your agent.

SECURED INTERESTED PARTIES AND/OR ADDITIONAL INTERESTED PARTIES

Applies to Loc/Bldg(s):
001/001, 802/001
COVINGTON COUNTY BANK
P O BOX 518
ANDALUSIA, AL 36420
Interest: Mortgagee

Auto-Owners

Page 1

55040 (11/87)

Issued 04-26-2004

INSURANCE COMPANY
6101 ANACAPRI BLVD , LANSING, MI 48917-3999

TAILORED PROTECTION POLICY DECLARATIONS

AGENCY SOUTH CENTRAL AGENCY INC
17-0557-00 MKT TERR 041 (334) 222-1556
INSURED PIONEER TELEPHONE SERVICES INC

Renewal Effective 06-16-2004

POLICY NUMBER 034617-38525851-04

ADDRESS PO BOX 1606

Company
Bill

POLICY TERM	
12:01 a.m.	12:01 a.m.
06-16-2004 to 06-16-2005	

ANDALUSIA, AL 36420-1227

In consideration of payment of the premium shown below, this policy is renewed. Please attach this
Declarations and attachments to your policy. If you have any questions, please consult with your agent.

COMMERCIAL GENERAL LIABILITY COVERAGE**LIMITS OF INSURANCE**

General Aggregate Limit (Other Than Products-Completed Operations)	\$1,000,000
Products-Completed Operations Aggregate Limit	1,000,000
Personal And Advertising Injury Limit	1,000,000
Each Occurrence Limit	1,000,000
Fire Damage Limit	100,000 Any One Fire
Medical Expense limit	10,000 Any One Person

Twice the "General Aggregate Limit", shown above, is provided at no additional
charge for each 12 month period in accordance with form 55050

AUDIT TYPE: Annual Audit

FORMS THAT APPLY TO LIABILITY: 59351 (02-03) 55118 (08-91) 55146 (07-96)
55091 (01-89) 55068 (08-89) 1L0021 (11-85) 55029 (07-87) CG0001 (11-88)
CG0108 (11-85) 1L0017 (11-85) 55050 (06-01) 55064 (07-87) C1175 (02-86)
55069 (01-88) CG2147 (09-89) 55137 (06-92) 55145 (12-01)

LOCATION OF PREMISES YOU OWN, RENT OR OCCUPY

LOC 001 BLDG 001 1833 E Three Notch St
Andalusia, AL 36420-2438

TERRITORY: 009 COUNTY: Covington

Classification	Subline	Premium Basis	Rates	Premium
CODE 00501 Commercial General Liability Plus Endorsement Included At 7% Of The Premises Operation Premium	Prem/Op	Prem/Op Prem Inc	Inc	Inc
CODE 61217 Buildings Or Premises - Bank Or Office - Mercantile Or Manufacturing Maintained By The Insured (lessor's Risk Only) Including Products And/Or Completed Operations (For-Profit)	Prem/Op	Area 8,800	Each 1000 44.030	\$388.00
CODE 91585 Contractors - Subcontracted Work - In Connection With Construction, Reconstruction, Repair Or Erection Of Buildings	Prem/Op Prod/Comp Op	Total Costs If Any If Any	Each 1000	Inc Inc

AO00223

Auto-Owners

Page 2

INSURANCE COMPANY
6101 ANACAPRI BLVD., LANSING, MI 48917-3999

55840 (11/87)
Issued 04-26-2004
TAILORED PROTECTION POLICY DECLARATIONS

AGENCY SOUTH CENTRAL AGENCY INC
17-0557-00 MKT TERR 041 (334) 222-1556
INSURED PIONEER TELEPHONE SERVICES INC

Renewal Effective 06-16-2004
POLICY NUMBER 034617-38525851-04

ADDRESS PO BOX 1606
ANDALUSIA, AL 36428-1227

Company
Bill

POLICY TERM	
12:01 a.m.	12:01 a.m.
06-16-2004	to 06-16-2005

In consideration of payment of the premium shown below, this policy is renewed. Please attach this
Declarations and attachments to your policy. If you have any questions, please consult with your agent.

COMMERCIAL GENERAL LIABILITY COVERAGE

Telephone Or Telegraph Companies Including Products And/Or Completed Operations	CODE 99612	Prem/Op	Payroll 87,000	Each 1000 19 116	\$1,663 00
---	------------	---------	-------------------	---------------------	------------

FOREIGN TERRORISM - CERTIFIED ACTS SEE FORM 59351

EXCLUDED

LOCATION 001 PREMIUM \$2,051.00

COPY
SERVE ON DEFENDANT

37-4873-04

IN THE CIRCUIT COURT OF COVINGTON COUNTY, ALABAMA

PIONEER SERVICES, INC ,)
JIMMY WILLIAMSON, and)
KELLY WILLIAMSON,)

PLAINTIFFS,)

VS)

CIVIL ACTION NO.: CV- 05-110

AUTO OWNERS INSURANCE)
COMPANY, INC , a corporation, and)
SOUTH CENTRAL AGENCY, INC. ,)
a corporation, and XYZ fictitious)
defendants, "X", "Y", and/or "Z")
being that person or persons who)
caused and/or contributed to the)
injuries and/or damages suffered)
and sustained by the Plaintiffs, whose)
identity is unknown at this time but will)
be added by amendment when such is) :
ascertained, et al ,)

DEFENDANTS

SUMMONS - CIVIL

NOTICE TO: Auto Owners Insurance Company, Inc
Attn: Drew Klasin
5915 Carmichael Road
Montgomery, Alabama 36124-4017

THE COMPLAINT WHICH IS ATTACHED TO THIS SUMMONS IS IMPORTANT
AND YOU MUST TAKE IMMEDIATE ACTION TO PROTECT YOUR RIGHTS.
YOU OR YOUR ATTORNEY ARE REQUIRED TO FILE THE ORIGINAL OF YOUR
WRITTEN ANSWER, EITHER ADMITTING OR DENYING EACH ALLEGATION
IN THE COMPLAINT WITH THE CLERK OF THIS COURT A COPY OF YOUR
ANSWER MUST BE MAILED OR HAND DELIVERED BY YOU OR YOUR
ATTORNEY TO THE PLAINTIFF OR PLAINTIFF'S ATTORNEY Leland Enzor,
Jr., WHOSE ADDRESS IS P. O. Drawer 339, Andalusia, AL 36420 THIS
ANSWER MUST BE MAILED OR DELIVERED WITHIN 30 DAYS AFTER THIS
SUMMONS AND COMPLAINT WERE DELIVERED TO YOU OR A JUDGMENT
BY DEFAULT MAY BE ENTERED AGAINST YOU FOR THE MONEY OR OTHER
THINGS DEMANDED IN THE COMPLAINT

***** FILED IN OFFICE *****

APR 26 2005

[Signature]
CLERK

TO ANY SHERIFF OR ANY PERSON AUTHORIZED by the Alabama Rules of Civil Procedure:

☒ You are hereby commanded to serve this summons and a copy of the complaint in this action upon the Defendant.

☐ Service by certified mail of this summons is initiated upon the written request of the State of Alabama pursuant to the Alabama Rules of Civil Procedure

Date 4-26-05 Boyer & Powell By ds
Clerk/Register

RETURN ON SERVICE:

☐ Return receipt of certified mail received in this office on _____

☐ I certify that I personally delivered a copy of the Summons to _____
_____ in _____ County, Alabama on _____
_____ (Date)

Date

Server's Signature

Address of Server

Type of Server

FILED IN OFFICE

APR 26 2005

Boyer & Powell
Clerk

AO00226

IN THE CIRCUIT COURT OF COVINGTON COUNTY, ALABAMA

PIONEER SERVICES, INC.,
JIMMY WILLIAMSON, and
KELLY WILLIAMSON,

PLAINTIFFS,

Vs

AUTO-OWNERS INSURANCE
COMPANY, INC , a corporation, and
SOUTH CENTRAL AGENCY, INC ,
a corporation, and XYZ fictitious
defendants, "X", "Y", and/or "Z"
being that person or persons who
caused and/or contributed to the
injuries and/or damages suffered
and sustained by the Plaintiffs, whose
identity is unknown at this time but will
be added by amendment when such is
ascertained, et al ,

DEFENDANTS

CIVIL ACTION NO : CV-

FILED IN OFFICE

APR 26 2005

R. A. P.
CLERK

CIVIL COMPLAINT
AND DEMAND FOR TRIAL BY JURY

COME NOW THE PLAINTIFFS, and hereby file their Complaint for Damages
and Demand for Trial by Jury as to the Defendants, stating as follows:

1 Plaintiff's Complaint is an action for damages for property damage and
other injuries suffered by Plaintiff(s) resulting from the acts of the Defendants. The
amount in controversy exceeds the jurisdictional minimum of this Court.

2 Plaintiffs, Jimmy Williamson and Kellie Williamson, are residents and
citizens of Covington County, Alabama, and specifically reside at 25083 Sutton Road,
Andalusia, Alabama.

3 Plaintiff, Pioneer Services, Inc., is a domestic corporation, properly licensed to conduct business in Alabama, and whose principal place of business is Covington County, Alabama

4 Defendant, Auto-Owners Insurance Company, is a corporation, properly licensed and qualified to do business in the State of Alabama, that is itself doing business, for itself and through its agents, in Covington County, Alabama. It is subject to service of process at P O. Box 244017, Montgomery, Alabama 36124-4017

5 Defendant, South Central Agency, Inc., is a domestic corporation, properly licensed to do business in the State of Alabama, that is itself doing business in Covington County, Alabama. Its principal place of business is 1831 E Three Notch Street, Andalusia, Alabama 36420-2438.

6 Fictitious Party Defendants X, Y, and Z, are those individuals, businesses, associations, organizations, corporations, or other entities who or which are described in the caption of the Complaint, and who either caused or contributed to the injuries and/or damages suffered by Plaintiffs. Plaintiffs aver that the identity of the Fictitious Party Defendants are otherwise unknown to the Plaintiffs at this time, or, if their names are known to the Plaintiffs, their identity as proper party Defendants are not known to the Plaintiffs at this time; but their true names will be substituted by amendment to the Complaint when the aforesaid lacking knowledge is ascertained

7 This honorable Court has both subject matter jurisdiction over all of the claims presented herein and personal jurisdiction over the parties hereto. Suit over the claims present is therefore proper and lawful in this honorable Court

FILED IN OFFICE

APR 26 2005

[Signature]
CLERK

COUNT ONE-BREACH OF CONTRACT

8. Plaintiffs hereby adopt and reaver all of the above allegations, as if fully set-out and reavered herein in full

9. Prior to the destruction caused by Hurricane Ivan, in 2004, the Plaintiffs bought, maintained and had in affect, insurance on three separate insurance policies, by and through the Defendants

10. As part of the obligations of the Defendants under the specific insurance policies, the Defendants were liable for any and all damages caused by hurricane and/or storm destruction, which occurred to the personal and real property of the Plaintiffs, including lightning damages and other such damages associated therewith, as well as damages to the Plaintiff's inventory

11. Around and during the events of Hurricane Ivan, in 2004, the Plaintiff suffered extreme and severe damages to their real and personal property, both at their home, their office, as well to their associated structures and property. Plaintiffs also suffered damages to their inventory.

12. The Defendants recognized the damages suffered by the Plaintiffs and therefore, paid for some of the damages under two of the insurance policies maintained by the Plaintiffs

13. As to the third policy however, the Defendants refused to cover the damages suffered by the Plaintiffs, even though such damages were caused by lightning and other similarly related water issues. Lightning damages and water damages are expressly included as a covered damages in the Plaintiff's insurance policies with the Defendants

FILED IN OFFICE

APR 26 2005

Ray A. Pomeroy
REAX

14 Even so, the Defendants wrongfully refused to cover lightning and/or water damages suffered by the Plaintiffs, even though they had previously paid for such damages under other policies and had previously promised the Plaintiffs that any and all lightning and other water related damages that they suffered would be covered

15 As a result of the Defendant's Breach of Contract, the Plaintiffs have been severely damaged

WHEREFORE ALL PREMIES CONSIDERED, Plaintiffs hereby DEMAND JUDGMENT against all of the Defendants for any and all compensatory damages as necessary to compensate them for the injuries that they sustained Plaintiffs further demand costs, attorney's fees, interest, and any and all other damages as allowed by law, in an amount to be determined by the trier of fact

COUNT TWO-NEGLIGENCE/WANTONNESS

16 Plaintiffs hereby adopt and reaver all of the above allegations, as if fully set-out and reavered herein in full

17 Prior to the destruction caused by Hurricane Ivan, in 2004, the Plaintiffs bought, maintained and had in affect, insurance on three separate insurance policies, by and through the Defendants

18 As part of the obligations of the Defendants under the specific insurance policies, the Defendants were liable for any and all damages caused by hurricane and/or storm destruction, which occurred to the personal and real property of the Plaintiffs, including lightning damages and other such damages associated therewith, as well as damages to the Plaintiff's inventory

FILED IN OFFICE

APR 26 2005

Roger A. Powell
CLERK

19 Around and during the events of Hurricane Ivan, the Plaintiffs suffered extreme and severe damages to their real and personal property, both at their home, their office, as well to their associated structures and property. Plaintiffs also suffered damages to their inventory

20 The Defendants recognized the damages suffered by the Plaintiffs and therefore, paid for some of the damages suffered by the Plaintiffs, under two of the insurance policies maintained by the Plaintiffs

21 As to the third policy however, the Defendants refused to cover the damages suffered by the Plaintiffs, even though such damages were caused by lightning and other water issues. Lightning damages and water damages were expressly included as covered damages in the Plaintiff's policies with the Defendants

22 Even so, the Defendants wrongfully refused to cover lightning and/or water damages suffered by the Plaintiffs, even though they had previously paid for such damages under other policies and promised the Plaintiffs previously that any and all lightning damages that they suffered would be covered.

23 The Defendants had a duty to the Plaintiffs to properly investigate all claims, to fully and completely investigate all claims in an appropriate fashion, to handle claims in a non-negligent manner, and to pay all damages as appropriate and required under the specific policies of insurance, et al

24 The Defendants breached the legal duties that they owed to the Plaintiffs, as aforesaid

25 As a direct and proximate result of the Defendant's Negligence/Wantonness, the Plaintiffs have been severely damaged

FILED IN OFFICE

APR 26 2005

Roger A. Pomeroy
CLERK

WHEREFORE ALL PREMIES CONSIDERED, Plaintiffs hereby DEMAND JUDGMENT against all of the Defendants for any and all compensatory damages as necessary to compensate them for the injuries that they sustained. Plaintiffs further demand costs, attorney's fees, interest, and any and all other damages as allowed by law, in an amount to be determined by the trier of fact. Plaintiff further demand punitive damages of the Defendants to punish them for their misconduct and to stop other such misconduct from occurring in the future

COUNT THREE-BAD FAITH

26 Plaintiffs hereby adopt and reaver all of the above allegations, as if fully set-out and reavered herein in full

27 Prior to the destruction caused by Hurricane Ivan, in 2004, the Plaintiffs bought, maintained and had in affect, insurance on three separate insurance policies, by and through the Defendants

28 As part of the obligations of the Defendants under the specific insurance policies, the Defendants were liable for any and all damages caused by hurricane and/or storm destruction, which occurred to the personal and real property of the Plaintiffs, including lightning damages and other such damages associated therewith, as well as damages to the Plaintiff's inventory

29 Around and during the events of Hurricane Ivan, the Plaintiffs suffered extreme and severe damages to their real and personal property, both at their home, their office, as well to their associated structures and property. Plaintiffs also suffered damages to their inventory

30 The Defendants recognized the damages suffered by the Plaintiffs and therefore, paid for some of the damages suffered by the Plaintiffs under two of the insurance policies maintained by the Plaintiffs.

31 As to the third policy however, the Defendants refused to cover the damages suffered by the Plaintiffs, even though such damages were caused by lightning and other water issues. They refused to cover the Plaintiff's damages even though it was recommended by their agents that they do so. They refused to cover the Plaintiff's damages even though they had paid almost identical damages in the past.

32 The Defendants further refused to pay for lightning damages and water damages even though coverage for such claims are expressly included as a covered damages in the Plaintiff's policies with the Defendants.

31 In their handling of the specific insurance policies in question, the Defendants, in bad-faith, failed to investigate the claims in a timely manner, failed to handle the claims in a competent and appropriate manner, failed to notify the Plaintiffs of their decisions in a timely manner, failed to communicate with the Plaintiffs in a timely manner, and otherwise, exhibited a complete and utter disregard for the obligations that they owed the Plaintiffs.

32 As a result of their misconduct, as aforesaid, et al, the Defendants are liable for their bad-faith misconduct.

33 As a result of the Defendants misconduct, as aforesaid, et al, the Plaintiffs have suffered severe and extreme damage, including emotional distress and mental anguish.

WHEREFORE ALL PREMIES CONSIDERED, Plaintiffs hereby DEMAND JUDGMENT against all of the Defendants for any and all compensatory damages as necessary to compensate them for the injuries that they sustained. Plaintiffs further demand costs, attorney's fees, interest, and any and all other damages as allowed by law, in an amount to be determined by the trier of fact. Plaintiff further demand punitive damages of the Defendants to punish them for their misconduct and to stop other such misconduct from occurring in the future.

COUNT FOUR-FRAUDULENT INDUCEMENT

34 Plaintiffs hereby adopt and reaver all of the above allegations, as if fully set out and reavered herein in full.

35 Prior to the destruction caused by Hurricane Ivan, in 2004, the Plaintiffs bought, maintained and had in affect, insurance on three separate insurance policies, by and through the Defendants.

36 The Plaintiffs only agreed to purchase the specific insurance policies in question from the Defendants, as the Defendants, by and through their agents, represented that said policies would cover any and all damages caused by hurricanes and/or storm destruction, which occurred to the personal and real property of the Plaintiffs, including lightning damages and other such damages associated therewith, as well as damages to the Plaintiff's inventory.

37 The Plaintiffs reasonably and justifiably relied upon the fraudulent misrepresentations of the Defendants and purchased the specific insurance policies in question.

FILED IN OFFICE

APR 26 2005

Royce A. Pinner
CLERK

38 Thereafter, around and during the events of Hurricane Ivan, the Plaintiffs suffered extreme and severe damages to their real and personal property, both at their home, their office, as well to their associated structures and property. Plaintiffs also suffered damages to their inventory.

39 The Defendants recognized the damages suffered by the Plaintiffs and therefore, paid for some of the damages suffered by the Plaintiffs under two of the insurance policies maintained by the Plaintiffs.

40 As to the third policy however, the Defendants refused to cover the damages suffered by the Plaintiffs, even though such damages were caused by lightning and other water issues. They refused to cover the Plaintiff's damages even though it was recommended by their agents that they do so. They refused to cover the Plaintiff's damages even though they had paid almost identical damages in the past and had promised the Plaintiffs that such damages would be covered, as aforesaid.

41 The Defendants fraudulently induced the Plaintiffs to purchase the insurance policies in question, by representing that they would provide coverage as aforesaid.

42 As a result of their misconduct, as aforesaid, et al., the Defendants are liable for fraudulent inducement.

43 As a result of the Defendants' misconduct, as aforesaid, et al., the Plaintiffs have suffered severe and extreme damage, including emotional distress and mental anguish.

WHEREFORE ALL PREMIES CONSIDERED, Plaintiffs hereby DEMAND JUDGMENT against all of the Defendants for any and all compensatory damages as necessary to compensate them for the injuries that they sustained. Plaintiffs further demand costs, attorney's fees, interest, and any and all other damages as allowed by law, in an amount to be determined by the trier of fact. Plaintiff further demand punitive damages of the Defendants to punish them for their misconduct and to stop other such misconduct from occurring in the future.

COUNT FIVE-FRAUDULENT CONCEALMENT

44 Plaintiffs hereby adopt and reaver all of the above allegations, as if fully set out and reavered herein in full.

45 Prior to the destruction caused by Hurricane Ivan, in 2004, the Plaintiffs bought, maintained and had in affect, insurance on three separate insurance policies, by and through the Defendants.

46 The Plaintiffs only agreed to purchase the specific insurance policies in question from the Defendants, as the Defendants, by and through their agents, represented that said policies would cover any and all damages caused by hurricanes and/or storm destruction, which occurred to the personal and real property of the Plaintiffs, including lightning damages and other such damages associated therewith, as well as damages to the Plaintiff's inventory.

47 The Plaintiffs reasonably and justifiably relied upon the fraudulent misrepresentations of the Defendants and purchased the specific insurance policies in question.

FILED IN OFFICE

APR 26 2005

Roger A. Pomeroy
CLERK

48 Thereafter, around and during the events of Hurricane Ivan, the Plaintiffs suffered extreme and severe damages to their real and personal property, both at their home, their office, as well to their associated structures and property. Plaintiffs also suffered damages to their inventory.

49 The Defendants recognized the damages suffered by the Plaintiffs and therefore, paid for some of the damages suffered by the Plaintiffs under two of the insurance policies maintained by the Plaintiffs.

50 As to the third policy however, the Defendants refused to cover the damages suffered by the Plaintiffs, even though such damages were caused by lightning and other water issues. They refused to cover the Plaintiff's damages even though it was recommended by their agents that they do so. They refused to cover the Plaintiff's damages even though they had paid almost identical damages in the past and had promised the Plaintiffs that such damages would be covered, as aforesaid.

51 The Defendants now claim that the damages suffered by the Plaintiffs are not covered damages under their policy and therefore, the claims of the Plaintiff are not due to be satisfied.

52 If the damages of the Plaintiffs are not now covered, as described above and herein, then the Defendants are liable for fraudulently concealing the true terms of the insurance policies in question, fraudulent concealing their intentions and obligations under their policies, and otherwise, fraudulently concealing specific details of the policies in question which would have been completely material to the Plaintiffs if properly disclosed as required.

FILED IN OFFICE

APR 26 2005

Ryan A. Pomeroy
CLERK

53 As a result of their misconduct, as aforesaid, et al , the Defendants are liable for fraudulent concealment

54 The Plaintiff's justifiably and reasonably relied upon the Defendants, as aforesaid, and said reliance is responsible for the damages suffered by the Plaintiffs

55 As a result of the Defendants misconduct, as aforesaid, et al , the Plaintiffs have suffered severe and extreme damage, including emotional distress and mental anguish

WHEREFORE ALL PREMIES CONSIDERED, Plaintiffs hereby DEMAND JUDGMENT against all of the Defendants for any and all compensatory damages as necessary to compensate them for the injuries that they sustained Plaintiffs further demand costs, attorney's fees, interest, and any and all other damages as allowed by law, in an amount to be determined by the trier of fact Plaintiff further demand punitive damages of the Defendants to punish them for their misconduct and to stop other such misconduct from occurring in the future

COUNT SIX-MISREPRESENTATION

56 Plaintiffs hereby adopt and reaver all of the above allegations, as if fully set out and reavered herein in full

57 Prior to the destruction caused by Hurricane Ivan, in 2004, the Plaintiffs bought, maintained and had in affect, insurance on three separate insurance policies, by and through the Defendants

58 , The Plaintiffs only agreed to purchase the specific insurance policies in question from the Defendants, as the Defendants, by and through their agents, represented that said policies would cover any and all damages caused by hurricanes and/or storm destruction, which occurred to the personal and real property of the Plaintiffs, including lightning damages and other such damages associated therewith, as well as damages to the Plaintiff's inventory

59 The Plaintiffs reasonably and justifiably relied upon the misrepresentations of the Defendants and purchased the specific insurance policies in question

60 Thereafter, around and during the events of Hurricane Ivan, the Plaintiffs suffered extreme and severe damages to their real and personal property, both at their home, their office, as well to their associated structures and property Plaintiffs also suffered damages to their inventory

61 The Defendants recognized the damages suffered by the Plaintiffs and therefore, paid for some of the damages suffered by the Plaintiffs under two of the insurance policies maintained by the Plaintiffs

62 As to the third policy however, the Defendants refused to cover the damages suffered by the Plaintiffs, even though such damages were caused by lightning and other water issues They refused to cover the Plaintiff's damages even though it was recommended by their agents that they do so They refused to cover the Plaintiff's damages even though they had paid almost identical damages in the past and had promised the Plaintiffs that such damages would be covered, as aforesaid

FILED IN OFFICE

APR 26 2005

Roy A. Pomeroy
CLERK

63 The Defendants now claim that the damages suffered by the Plaintiffs are not covered damages under their policy and therefore, the claims of the Plaintiffs are not due to be satisfied

64 If the damages of the Plaintiffs are not now covered, as described above and herein, then the Defendants are liable for misrepresenting the true terms of the insurance policies in question, misrepresenting their intentions and obligations under their policies, and otherwise, misrepresenting specific details of the policies in question which would have been completely material to the Plaintiffs if properly disclosed as required

65 As a result of their misconduct, as aforesaid, et al , the Defendants are liable for misrepresentation

66 The Plaintiff's justifiably and reasonably relied upon the Defendants, as aforesaid, and said reliance is responsible for the damages suffered by the Plaintiffs

67 As a result of the Defendants misconduct, as aforesaid, et al , the Plaintiffs have suffered severe and extreme damage, including emotional distress and mental anguish

WHEREFORE ALL PREMIES CONSIDERED, Plaintiffs hereby DEMAND JUDGMENT against all of the Defendants for any and all compensatory damages as necessary to compensate them for the injuries that they sustained Plaintiffs further demand costs, attorney's fees, interest, and any and all other damages as allowed by law, in an amount to be determined by the trier of fact Plaintiff further demand punitive

FILED IN OFFICE

APR 26 2005

Roger A. Pomeroy
CLERK

damages of the Defendants to punish them for their misconduct and to stop other such misconduct from occurring in the future

COUNT SEVEN-FICTITIOUS PARTIES

68 Plaintiffs hereby adopt and reaver all of the above allegations, as if fully set-out and reavered herein in full

69 Plaintiffs hereby adopt and reaver all of the above allegations and causes of action against all fictitiously pled parties, whose identify is currently unknown to the Plaintiffs Said fictitious parties will be substituted by amendment upon being ascertained by the Plaintiffs in the ordinary course, as required and necessary

WHEREFORE ALL PREMIES CONSIDEREED, Plaintiffs hereby DEMAND JUDGMENI against all of the fictitiously pled Defendants for any and all compensatory damages as necessary to compensate them for the injuries that they sustained Plaintiffs further demand costs, attorney's fees, interest, and any and all other damages as allowed by law, in an amount to be determined by the trier of fact Plaintiff further demand punitive damages of the fictitiously pled Defendants to punish them for their misconduct and to stop other such misconduct from occurring in the future

FILED IN OFFICE

APR 26 2005

Royce A. Pomeroy
CLERK

JURY DEMAND

Plaintiffs demand trial by struck jury as to all of the issues in this Complaint so triable

DONE AND SUBMITTED, this the 26 day of April, 2005

ENZOR & ENZOR, Attorneys at Law

BY: 

Leland Enzor, Jr.
Attorney for the Plaintiffs
Post Office Box 339
Andalusia, Alabama 36420
(334) 222-8177

PLEASE SERVE DEFENDANTS:

Auto Owners Insurance Company, Inc
Attn: Drew Klasin
5915 Carmichael Road
Montgomery, Alabama 36124-4017

Auto Owners Insurance Company, Inc
Attn: Legal Department
6101 Anacapi Blvd
Lansing, Michigan 48917

South Central Agency, Inc
Defendant, South Central Agency, Inc
1831 E Three Notch Street
Andalusia, Alabama 36420-2438

Reaves, Bill

From: Jones, Cindy
To: Reaves, Bill
Cc:
Subject: RE: 37-4873-04
Attachments:

Sent: Thu 2/3/2005 6:50 AM

Sounds like you are headed in the right direction

Thanks Cindy

-----Original Message-----

From: Reaves, Bill
Sent: Wednesday, February 02, 2005 2:13 PM
To: Jones, Cindy
Subject: 37-4873-04

Cindy, thanks for your call and advice on this one last week. I have run the lightning strike from compu-weather which confirmed that there was no lightning strikes from 4:00 pm on 9-15-04 through 4:00 pm 9-17-04. Therefore, I am going to deny the \$21,575.72 the insured claims was damaged by lightning. As to the inventory totaling \$34,915.53, I will deny this portion of the claim as the insured threw the inventory away before our engineer could verify the damages even after he was told not to dispose of the property.

Please advise if you feel any different.

Thanks
Bill

P O Box 244017 (CLAIMS)
Montgomery, Alabama 36124
PHONE (334) 279-0323
FAX (334) 271-0481

February 3, 2005

Pioneer Telephone Services, Inc
P.O. Box 1606
Andalusia, AL 36420

RE: 37-4873-04

Dear Sir or Madam:

We have completed our investigation of the above referenced claim. You are insured under Auto-Owners Insurance Co. with policy number 38525851 with effective dates of 6-16-04 to 6-16-05. Your Tailored Protection Policy has personal property limits of \$76,950.00 with a \$500 deductible.

We have completed our investigation of the lightning claim you submitted for \$21,575.72. As part of our investigation we ordered a lightning strike report from Compu-Weather, Inc. that included the time period from 9-15-04 at 4:00 p.m. through 9-17-2004 3:59:59 p.m. According to their report no lightning was detected within a 5 mile radius of your location. Therefore, since lightning was not detected in that area we must regretfully deny this portion of the claim.

As to the portion of the claim you submitted to us for the damaged inventory totaling \$34,915.53 we have been unable to have this damage verified by an expert. Under your policy the following is contained:

AO00244

3. Duties In The Event Of Loss Or Damage

a. You must see that the following are done in the event of loss or damage to Covered Property:

(4) Take all reasonable steps to protect the Covered Property from further damage by a Covered Cause of Loss. If feasible, set the damaged property aside and in the best possible order for examination. Also keep a record of your expenses for emergency and temporary repairs, for consideration in the settlement of the claim. This will not increase the Limit of Insurance.

(6) As often as may be reasonably required, permit us to inspect the property proving the loss or damage and examine your books and records

Also permit us to take samples of damaged and undamaged property for inspection, testing and analysis, and permit us to make copies from your books and records

It is my understanding that you have disposed of these items and they are no longer available for inspection. As we were not given the opportunity to have these items inspected by an expert to determine the exact damages we must deny this portion of the claim.

If there is any additional information you believe to be relevant to the question of coverage, or if you believe that any of the facts or information stated, upon which Auto-Owners has relied is not accurate, please advise

All rights, terms, conditions, and exclusions in your policy are in full force and effect and are completely reserved

Thank you for your time and consideration in this matter. If you need any further assistance, please give me a call at 1-800-548-9881 ext. 204.

Sincerely,

Bill Reaves
Field Claim Rep

CLAIMS PAYMENT AUTHORIZATION /

RESERVE CHANGE

CLAIM NUMBER 37-4873-04

REOPEN/CHANGE _____	RESERVE TO \$ _____
OPEN NEW _____	RESERVE TO \$ _____

TOTAL AMOUNT OF DRAFT \$ 175.00 ☒ LAE PMT ☒ IRS# 141779328AMOUNT \$ _____ COVERAGE _____ ☐ LAE/WC/PIP PAY TYPE _____ CLMT # _____AMOUNT \$ _____ COVERAGE _____ ☐ LAE/WC/PIP PAY TYPE _____ CLMT # _____AMOUNT \$ _____ COVERAGE _____ ☐ LAE/WC/PIP PAY TYPE _____ CLMT # _____AMOUNT \$ _____ COVERAGE _____ ☐ LAE/WC/PIP PAY TYPE _____ CLMT # _____☐ CLOSE COVERAGE ☒ CLOSE FILE ☐ CLOSE ADD'L COV'S _____

PAY TO:

☐ INSURED ☒ IRS# 141779328 ☐ AGENT ☐ CLAIMANT # _____ ☐ BUSN # _____PAYEE Compu - WeatherMAIL TO: ATTACHMENTS GO WITH DRAFT ☒ YES Copy of Invoice. ☐ NO☐ INSURED ☐ IRS# _____ ☐ AGENT ☐ CLAIMANT # _____ ☐ BUSN # _____OTHER 2566 Route 52Hopewell Junction, NY 12533

(FOR PA, PIP, WC ONLY:) FROM MO _____ DAY _____ YR _____ to MO _____ DAY _____ YR _____

IN PAYMENT OF (DETAIL PRINTS ON THE DRAFT) Invoice # CM0028912

ADDITIONAL COMMENTS (PRINTS ON THE DRAFT STUB) (YOU MAY INCLUDE ACCOUNT #'S INVOICE #'S ETC)

AUTHORIZED Bill Rea DATE _____INDICATORS ☐ SUBRO ☐ CONTROLLABLE ☐ CHARGEABLE ☐ SEAT BELT IND
☐ UNCONTROLLABLE ☐ NON-CHARGEABLE

HOLD CLOSED FILE FOR (MARKOVER TYPE)

☐ SUBROGATION ☐ RELEASE/PROOF ☐ DISMISSAL ☐ POLICE REPORT ☐ OTHER

NO-FAULT PAY TYPES

01 Prescriptions
 02 X-Rays
 03 Doctor Bills
 04 Hospital or Facility Fees
 05 Nursing or Attendant Care
 06 Therapy (Physical & Vocational)
 07 Transportation Fees
 08 Supplies and Equipment
 09 Modifications (Home or Vehicle)
 20 Loss of Wages
 21 Survivor Benefits
 30 Funeral Benefits
 31 Loss of Services or Replacement Services
 90 Miscellaneous

**LOSS ADJUSTMENT EXPENSE
PAY TYPES**

41 Rehabilitation Management Fees
 42 Adjusting Fees (IME's – Medical Reports)
 45 Vehicle Appraisals Only
 46 Independent Adjuster - Storm
 48 Independent Adjuster
 00 All Other (Use if No Other Pay Type Applies)

LEGAL PAY TYPES

91 Defense Attorney Fees
 92 Subrogation Fees (By Our Attorney)
 93 Expert Witness Fees (Suit Files Only)
 94 Mediation and Arbitration Fees (Suit Files Only)
 95 Litigation/Court Costs

CLAIMS PAYMENT AUTHORIZATION /

RESERVE CHANGE

CLAIM NUMBER

~~37~~ 37-4873-04

REOPEN/CHANGE _____

RESERVE TO \$ _____

OPEN NEW _____

RESERVE TO \$ _____

TOTAL AMOUNT OF DRAFT \$

11:607-92

☐ LAE PMT☐ IRS# _____

AMOUNT \$ _____

COVERAGE

MPEC

☐ LAE/WC/PIP PAY TYPE _____

CLMT # _____

AMOUNT \$ _____

COVERAGE _____

☐ LAE/WC/PIP PAY TYPE _____

CLMT # _____

AMOUNT \$ _____

COVERAGE _____

☐ LAE/WC/PIP PAY TYPE _____

CLMT # _____

AMOUNT \$ _____

COVERAGE _____

☐ LAE/WC/PIP PAY TYPE _____

CLMT # _____

☒ CLOSE COVERAGE☐ CLOSE FILE☐ CLOSE ADD'L COV'S

PAY TO:

☒ INSURED☐ IRS# _____☐ AGENT☐ CLAIMANT # _____☐ BUSN # _____

PAYEE

~~ATM~~ Covington County Bank

MAIL TO: ATTACHMENTS GO WITH DRAFT

☒ YES☐ NO☐ INSURED☐ IRS# _____☒ AGENT☐ CLAIMANT # _____☐ BUSN # _____

OTHER _____

(FOR PA PIP, WC, ONLY:) FROM MO _____ DAY _____ YR _____ to MO _____ DAY _____ YR _____

IN PAYMENT OF (DETAIL PRINTS ON THE DRAFT)

~~Property Damage~~

Building Damage

ADDITIONAL COMMENTS (PRINTS ON THE DRAFT STUB) (YOU MAY INCLUDE ACCOUNT #'S INVOICE #'S ETC)

1000.00 DED

AUTHORIZED

DATE

1-17-05

INDICATORS

☐ SUBRO☐ CONTROLLABLE☐ CHARGEABLE☐ SEAT BELT IND☐ UNCONTROLLABLE☐ NON-CHARGEABLE

HOLD CLOSED FILE FOR (MARKOVER TYPE)

☐ SUBROGATION☐ RELEASE/PROOF☐ DISMISSAL☐ POLICE REPORT☐ OTHER

NO-FAULT PAY TYPES

01 Prescriptions
 02 X-Rays
 03 Doctor Bills
 04 Hospital or Facility Fees
 05 Nursing or Attendant Care
 06 Therapy (Physical & Vocational)
 07 Transportation Fees
 08 Supplies and Equipment
 09 Modifications (Home or Vehicle)
 20 Loss of Wages
 21 Survivor Benefits
 30 Funeral Benefits
 31 Loss of Services or Replacement Services
 90 Miscellaneous

**LOSS ADJUSTMENT EXPENSE
PAY TYPES**

41 Rehabilitation Management Fees
 42 Adjusting Fees (IME's -- Medical Reports)
 45 Vehicle Appraisals Only
 46 Independent Adjuster - Storm
 48 Independent Adjuster
 00 All Other (Use if No Other Pay Type Applies)

LEGAL PAY TYPES

91 Defense Attorney Fees
 92 Subrogation Fees (By Our Attorney)
 93 Expert Witness Fees (Suit Files Only)
 94 Mediation and Arbitration Fees (Suit Files Only)
 95 Litigation/Court Costs

CLAIMS PAYMENT AUTHORIZATION /

RESERVE CHANGE

CLAIM NUMBER

37-4873-04

2 Pay

REOPEN/CHANGE

RESERVE TO \$

OPEN NEW

RESERVE TO \$

TOTAL AMOUNT OF DRAFT \$

1535.55

☒ LAE PMT☒ IRS#

132717054

AMOUNT \$

COVERAGE

MPEC

☐ LAE/WC/PIP PAY TYPE

46

CLMT #

AMOUNT \$

COVERAGE

☐ LAE/WC/PIP PAY TYPE

CLMT #

AMOUNT \$

COVERAGE

☐ LAE/WC/PIP PAY TYPE

CLMT #

AMOUNT \$

COVERAGE

☐ LAE/WC/PIP PAY TYPE

CLMT #

☐ CLOSE COVERAGE☐ CLOSE FILE☐ CLOSE ADD'L COV'S

PAY TO:

☐ INSURED☒ IRS#☐ AGENT☐ CLAIMANT #☐ BUSN #

PAYEE

MAIL TO: ATTACHMENTS GO WITH DRAFT

☒ YES☐ NO☐ INSURED☒ IRS#☐ AGENT☐ CLAIMANT #☐ BUSN #

OTHER

(FOR PA, PIP, WC, ONLY:) FROM MO DAY YR to MO DAY YR

IN PAYMENT OF (DETAIL PRINTS ON THE DRAFT)

Invoice # 363-0067

ADDITIONAL COMMENTS (PRINTS ON THE DRAFT STUB) (YOU MAY INCLUDE ACCOUNT #'S INVOICE #'S ETC)

AUTHORIZED

DATE

INDICATORS

☐ SUBRO☐ CONTROLLABLE☐ CHARGEABLE☐ SEAT BELT IND☐ UNCONTROLLABLE☐ NON-CHARGEABLE

HOLD CLOSED FILE FOR (MARKOVER TYPE)

☐ SUBROGATION☐ RELEASE/PROOF☐ DISMISSAL☐ POLICE REPORT☐ OTHER

NO-FAULT PAY TYPES

01 Prescriptions
 02 X-Rays
 03 Doctor Bills
 04 Hospital or Facility Fees
 05 Nursing or Attendant Care
 06 Therapy (Physical & Vocational)
 07 Transportation Fees
 08 Supplies and Equipment
 09 Modifications (Home or Vehicle)
 20 Loss of Wages
 21 Survivor Benefits
 30 Funeral Benefits
 31 Loss of Services or Replacement Services
 90 Miscellaneous

**LOSS ADJUSTMENT EXPENSE
PAY TYPES**

41 Rehabilitation Management Fees
 42 Adjusting Fees (IME's – Medical Reports)
 45 Vehicle Appraisals Only
 46 Independent Adjuster - Storm
 48 Independent Adjuster
 00 All Other (Use if No Other Pay Type Applies)

LEGAL PAY TYPES

91 Defense Attorney Fees
 92 Subrogation Fees (By Our Attorney)
 93 Expert Witness Fees (Suit Files Only)
 94 Mediation and Arbitration Fees (Suit Files Only)
 95 Litigation/Court Costs